

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorney for the debtor

In Re:
Margaret Schemelia

Case Number: 19-15830

Hearing Date: July 9, 2019

Judge: Jerrold N. Poslusny

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

**CHAPTER 13 DEBTOR(S) CERTIFICATION IN OPPOSITION TO CREDITORS MOTION FOR
RELIEF FROM THE AUTOMATIC STAY**

The debtor in this case opposes the following (**choose one**):

☒ Motion to for relief from the automatic stay .

A hearing has been scheduled for July 9, 2019.

I oppose the above matter for the following reasons:

1. Up until January, 2019 and or February, 2019 I was making payments to South Jersey Federal Credit Union. Since I was making payments, I was not aware that I was in default.
2. This certification is being made in an effort to resolve the issues raised in the creditors motion for relief from the automatic stay.

I certify under penalty of perjury that the above is true.

Date: 06/27/19

/s/ Margaret Schemelia
Margaret Schemelia